

Amendments to the Claims:

1. (Currently Amended) An apparatus comprising:

a processor configured to send, to a client, a set of a plurality of labels identifying a respective plurality of elements of an authentication matrix, the authentication matrix including a plurality of elements organized in one or more columns and rows each of which includes a respective header, each element capable of being identified being identifiable by a label including a column header and row header that identifies the respective column and row of the respective element, the set of labels including the column headers and row headers of the respective labels being unknown at the client until the set of labels is sent thereto,

wherein the processor is configured to receive a passcode from the client formulated based upon the elements identified by the set of labels, and wherein the processor is configured to authenticate the client based upon the formulated passcode.

2. (Currently Amended) An apparatus according to Claim 1, wherein the processor is configured to send a set of labels, ~~receiving~~ receive a formulated passcode and ~~authenticating~~ authenticate the client a plurality of times, and wherein the processor is configured to send each set of labels such that the sent set of labels differs from each previously sent set of labels.

3. (Previously Presented) An apparatus according to Claim 1, wherein the processor is configured to generate a passcode based upon elements selected from the authentication matrix, wherein the processor is configured to send a set of labels identifying the selected elements, and wherein the processor is configured to authenticate the client further based upon the generated passcode.

4. (Previously Presented) An apparatus according to Claim 3, wherein the processor is configured to provide, to the client, an authentication matrix stored in a database, wherein the processor is configured to generate a passcode based upon elements selected from the authentication matrix stored in the database, and wherein the processor is configured to receive a

passcode formulated based upon elements of the authentication matrix provided to the client corresponding to the elements selected from the authentication matrix stored in the database.

5. (Previously Presented) An apparatus according to Claim 4, wherein the database is configured to store a plurality of authentication matrices, each authentication matrix associated with a different client, wherein the processor is configured to provide, to the client being authenticated, an authentication matrix associated with the respective client, and wherein the processor is configured to generate a passcode based upon elements selected from the authentication matrix stored in the database and associated with the respective client.

6. (Currently Amended) An apparatus according to Claim 5, wherein the processor is configured to receive at least one piece of identifying information associated with the client being authenticated, and thereafter ~~identifying~~ identify, from the plurality of authentication matrices stored in the database, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information, and wherein the processor is configured to generate a passcode based upon elements selected from the identified authentication matrix.

7. (Previously Presented) An apparatus according to Claim 3, wherein the processor is configured to generate a passcode further based upon a personal identification number (PIN) associated with the client, and wherein the processor is configured to receive a passcode formulated further based upon the PIN.

8. (Currently Amended) An apparatus according to Claim 7, wherein the processor is configured to generate a passcode including elements selected from the authentication matrix and the PIN in a variable position with respect to the selected elements, wherein the processor is configured to receive a passcode formulated to include the identified elements and the PIN in the variable position with respect to the identified elements, and wherein the processor is ~~being~~ is

configured to authenticate the client by identifying a match between the generated passcode and the formulated passcode.

9. (Currently Amended) An apparatus comprising:

a processor configured to receive a set of a plurality of labels identifying a respective plurality of elements of an authentication matrix, the authentication matrix including a plurality of elements organized in one or more columns and rows each of which includes a respective header, each element ~~capable of being identified being~~ identifiable by a label including a column header and row header that identifies the respective column and row of the ~~respective~~ element, the set of labels including the column headers and row headers of the respective labels being unknown at the apparatus until the set of labels is received by the processor,

wherein the processor is configured to formulate or receive a formulated passcode based upon the elements identified by the received set of labels to thereby enable authentication of the apparatus or a user of the apparatus based upon the formulated passcode.

10. (Previously Presented) An apparatus according to Claim 9, wherein the processor is configured to receive the set of labels and formulate or receive a formulated passcode a plurality of times to thereby enable authentication of the apparatus or user a plurality of times, and wherein each set of labels received by the processor differs from each set of labels previously received by the processor.

11. (Previously Presented) An apparatus according to Claim 9, wherein the processor is configured to receive a set of labels identifying elements selected from the authentication matrix during generation of a passcode, and wherein the processor is configured to formulate or receive the formulated passcode to thereby enable authentication of the apparatus or user further based upon the generated passcode.

12. (Previously Presented) An apparatus according to Claim 11, wherein an authentication matrix is configured for provision to the apparatus or user from an authenticator

configured to store an authentication matrix, wherein the processor is configured to receive a set of labels identifying elements selected from the authentication matrix stored by the authenticator, and wherein the processor is configured to formulate or receive a formulated passcode based upon elements of the authentication matrix provided to the apparatus or user corresponding to the elements selected from the authentication matrix stored by the authenticator.

13. (Previously Presented) An apparatus according to Claim 12, wherein the authentication matrix configured for provision to the apparatus or user is associated with the respective apparatus or user, the respective authentication matrix being configured for provision from an authenticator configured to store a plurality of authentication matrices, each authentication matrix associated with a different apparatus or user, and wherein the processor is configured to receive a set of labels identifying elements selected from the authentication matrix stored by the authenticator and associated with the respective apparatus or user.

14. (Previously Presented) An apparatus according to Claim 13, wherein the processor is configured to send the authenticator at least one piece of identifying information associated with the respective apparatus or user to thereby enable the authenticator to identify, from the plurality of authentication matrices, the authentication matrix associated with the respective apparatus or user based upon the at least one piece of identifying information, and wherein the processor is configured to receive a set of labels identifying elements selected from the identified authentication matrix.

15. (Previously Presented) An apparatus according to Claim 11, wherein the processor is configured to receive a set of labels identifying elements selected from the authentication matrix during generation of a passcode based upon a personal identification number (PIN) associated with the processor, and wherein the processor is configured to formulate or receive a formulated passcode further based upon the PIN.

16. (Previously Presented) An apparatus according to Claim 15, wherein the processor is configured to receive a set of labels identifying elements selected from the authentication matrix during generation of a passcode including elements selected from the authentication matrix and the PIN in a variable position with respect to the selected elements, wherein the processor is configured to formulate or receive a formulated passcode including the identified elements and the PIN in the variable position with respect to the identified elements to thereby enable authentication of the apparatus or user by identifying a match between the generated passcode and the formulated passcode.

17. (Currently Amended) A method of authenticating a client comprising:
sending, to a client, a set of a plurality of labels identifying a respective plurality of elements of an authentication matrix, the authentication matrix including a plurality of elements organized in one or more columns and rows each of which includes a respective header, each element capable of being identified being identifiable by a label including a column header and row header that identifies the respective column and row of the respective element, the set of labels including the column headers and row headers of the respective labels being unknown at the client until the set of labels is sent thereto;
receiving a passcode formulated based upon the elements identified by the received set of labels; and
authenticating the client based upon the formulated passcode.

18. (Previously Presented) A method according to Claim 17, wherein sending a set of labels, receiving a passcode and authenticating the client occur a plurality of times, and wherein each sent set of labels differs from each previously sent set of labels.

19. (Previously Presented) A method according to Claim 17 further comprising:
generating a passcode based upon elements selected from the authentication matrix,
wherein sending a set of labels comprises sending a set of labels identifying the selected elements, and

wherein authenticating the client comprises authenticating the client further based upon the generated passcode.

20. (Previously Presented) A method according to Claim 19 further comprising:
providing an authentication matrix to an authenticator, and providing an authentication matrix to the client,

wherein generating a passcode comprises generating a passcode based upon elements selected from the authentication matrix provided to the authenticator, and

wherein receiving a passcode comprises receiving a passcode formulated based upon elements of the authentication matrix provided to the client corresponding to the elements selected from the authentication matrix provided to the authenticator.

21. (Previously Presented) A method according to Claim 20, wherein providing an authentication matrix to an authenticator comprises providing a plurality of authentication matrices to an authenticator, each authentication matrix associated with a different client, wherein providing an authentication matrix to the client comprises providing, to the client being authenticated, an authentication matrix associated with the respective client, and

wherein generating a passcode comprises generating a passcode based upon elements selected from the authentication matrix provided to the authenticator and associated with the respective client.

22. (Previously Presented) A method according to Claim 21 further comprising:
receiving at least one piece of identifying information associated with the client being authenticated; and

identifying, from the plurality of authentication matrices, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information,

wherein generating a passcode comprises generating a passcode based upon elements selected from the identified authentication matrix.

23. (Previously Presented) A method according to Claim 19, wherein generating a passcode comprises generating a passcode further based upon a personal identification number (PIN) associated with the client, and wherein receiving a passcode comprises receiving a passcode formulated further based upon the PIN.

24. (Previously Presented) A method according to Claim 23, wherein generating a passcode comprises generating a passcode including elements selected from the authentication matrix and the PIN in a variable position with respect to the selected elements, wherein receiving a passcode comprises receiving a passcode formulated to include the identified elements and the PIN in the variable position with respect to the identified elements, and wherein authenticating the client comprises identifying a match between the generated passcode and the formulated passcode.

25. (Currently Amended) A computer program product for authenticating a client, the computer program product comprising at least one computer-readable storage medium having computer-readable program code portions stored therein, the computer-readable program code portions comprising:

a first executable portion configured to send, to a client, a set of a plurality of labels identifying a respective plurality of elements of an authentication matrix, the authentication matrix including a plurality of elements organized in one or more columns and rows each of which includes a respective header, each element ~~capable of being identified being~~ identifiable by a label including a column header and row header that identifies the respective column and row of the respective element, the set of labels including the column headers and row headers of the respective labels being unknown at the client until the set of labels is sent thereto;

a second executable portion configured to receive a passcode formulated based upon the elements identified by the received set of labels; and

a third executable portion configured to authenticate the client based upon the formulated passcode.

26. (Previously Presented) A computer program product according to Claim 25, wherein the first, second and third executable portions are configured to send a set of labels, receive a passcode and authenticate the client, respectively, a plurality of times, and wherein each set of labels sent by the first executable portion differs from each set of labels previously sent by the first executable portion.

27. (Currently Amended) A computer program product according to Claim 25, wherein the computer-readable program code portions further-comprising comprise:

a fourth executable portion configured to generate a passcode based upon elements selected from the authentication matrix,

wherein the first executable portion is configured to send a set of labels identifying the selected elements, and

wherein the third executable portion is configured to authenticate the client further based upon the generated passcode.

28. (Currently Amended) A computer program product according to Claim 27, wherein the computer-readable program code portions further-comprising comprise:

a fifth executable portion configured to provide an authentication matrix to an authenticator, and provide an authentication matrix to the client,

wherein the fourth executable portion is configured to generate a passcode based upon elements selected from the authentication matrix provided to the authenticator, and

wherein the second executable portion is configured to receive a passcode formulated based upon elements of the authentication matrix provided to the client corresponding to the elements selected from the authentication matrix provided to the authenticator.

29. (Previously Presented) A computer program product according to Claim 28, wherein the fifth executable portion is configured to provide a plurality of authentication matrices to the authenticator, each authentication matrix associated with a different client,

wherein the fifth executable portion is also configured to provide, to the client being authenticated, an authentication matrix associated with the respective client, and

wherein the fourth executable portion is configured to generate a passcode based upon elements selected from the authentication matrix provided to the authenticator and associated with the respective client.

30. (Currently Amended) A computer program product according to Claim 29,
wherein the computer-readable program code portions further comprising comprise:

a sixth executable portion configured to receive at least one piece of identifying information associated with the client being authenticated; and

a seventh executable portion configured to identify, from the plurality of authentication matrices, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information,

wherein the fourth executable portion is configured to generate a passcode based upon elements selected from the identified authentication matrix.

31. (Previously Presented) A computer program product according to Claim 27, wherein the fourth executable portion is configured to generate a passcode further based upon a personal identification number (PIN) associated with the client, and wherein the second executable portion is configured to receive a passcode formulated further based upon the PIN.

32. (Previously Presented) A computer program product according to Claim 31, wherein the fourth executable portion is adapted to generate a passcode including elements selected from the authentication matrix and the PIN in a variable position with respect to the selected elements, wherein the second executable portion is configured to receive a passcode formulated to include the identified elements and the PIN in the variable position with respect to the identified elements, and wherein the third executable portion is configured to authenticate the client by identifying a match between the generated passcode and the formulated passcode.

33. (Currently Amended) An apparatus comprising:

a processor configured to send, to a client, a set of a plurality of labels identifying a respective plurality of elements of a matrix, the matrix including a plurality of elements organized in one or more columns and rows each of which includes a respective header, each element capable of being identified-being identifiable by a label including a column header and a row header that identifies the respective column and row of the respective element, the set of labels including the column headers and row headers of the respective labels being unknown at the client until the set of labels is sent thereto, and wherein the processor is configured to receive a response from the client formulated based upon the elements identified by the received set of labels.

34. (Previously Presented) An apparatus according to Claim 33, wherein the processor is configured to send a set of labels, and receive a formulated response a plurality of times, and wherein the processor is configured to send each set of labels such that the sent set of labels differs from each previously sent set of labels.

35. (Previously Presented) An apparatus according to Claim 33, wherein the matrix comprises an authentication matrix, wherein the processor is configured to receive a response comprising a formulated passcode, and wherein the processor is configured to authenticate the client based upon the formulated passcode.

36. (Previously Presented) An apparatus according to Claim 35, wherein the processor is configured to generate a passcode based upon elements selected from the authentication matrix, wherein the processor is configured to send a set of labels identifying the selected elements, and wherein the processor is configured to authenticate the client further based upon the generated passcode.

37. (Previously Presented) An apparatus according to Claim 36, wherein the processor is capable of providing, to the client, an authentication matrix stored in a database,

wherein the processor is configured to generate a passcode based upon elements selected from the authentication matrix stored in the database, and wherein the processor is configured to receive a passcode formulated based upon elements of the authentication matrix provided to the client corresponding to the elements selected from the authentication matrix stored in the database.

38. (Previously Presented) An apparatus according to Claim 37, wherein the database is configured to store a plurality of authentication matrices, each authentication matrix associated with a different client, wherein the processor is configured to provide, to the client being authenticated, an authentication matrix associated with the respective client, and wherein the processor is configured to generate a passcode based upon elements selected from the authentication matrix stored in the database and associated with the respective client.

39. (Previously Presented) An apparatus according to Claim 38, wherein the processor is configured to receive at least one piece of identifying information associated with the client being authenticated, and thereafter identify, from the plurality of authentication matrices stored in the database, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information, and wherein the processor is configured to generate a passcode based upon elements selected from the identified authentication matrix.

40. (Previously Presented) An apparatus according to Claim 36, wherein the processor is configured to generate a passcode further based upon a personal identification number (PIN) associated with the client, and wherein the processor is configured to receive a passcode formulated further based upon the PIN.

41. (Previously Presented) An apparatus according to Claim 40, wherein the processor is configured to generate a passcode including elements selected from the authentication matrix and the PIN in a variable position with respect to the selected elements,

wherein the processor is configured to receive a passcode formulated to include the identified elements and the PIN in the variable position with respect to the identified elements, and wherein the processor is configured to authenticate the client by identifying a match between the generated passcode and the formulated passcode.

42. (Currently Amended) An apparatus comprising:

a processor configured to receive a set of a plurality of labels identifying a respective plurality of elements of a matrix, the matrix including a plurality of elements organized in one or more columns and rows each of which includes a respective header, each element capable of ~~being identified being identifiable~~ by a label including a column header and a row header that identifies the respective column and row of the ~~respective~~ element, the set of labels including the column headers and row headers of the respective labels being unknown at the apparatus until the set of labels is received by the processor, wherein the client is configured to formulate or receive a formulated response based upon the elements identified by the received set of labels.

43. (Previously Presented) An apparatus according to Claim 42, wherein the processor is configured to receive the set of labels and formulating a response a plurality of times, and wherein each set of labels received by the processor differs from each set of labels previously received by the processor.

44. (Previously Presented) An apparatus according to Claim 42, wherein the processor is configured to receive the set of labels identifying elements of an authentication matrix, and wherein the processor is configured to formulate or receive a formulated response comprising a passcode to thereby enable authentication of the apparatus or a user of the apparatus based upon the formulated passcode.

45. (Previously Presented) An apparatus according to Claim 42, wherein the processor is configured to receive a set of labels identifying elements selected from the authentication matrix during generation of a passcode, and wherein the processor is configured to

formulate or receive the formulated passcode to thereby enable authentication of the apparatus or user further based upon the generated passcode.

46. (Previously Presented) An apparatus according to Claim 45, wherein an authentication matrix is configured for provision to the apparatus or user from an authenticator configured to store an authentication matrix, wherein the processor is configured to receive a set of labels identifying elements selected from the authentication matrix stored by the authenticator, and wherein the processor is configured to formulate or receive a formulated passcode based upon elements of the authentication matrix provided to the apparatus or user corresponding to the elements selected from the authentication matrix stored by the authenticator.

47. (Previously Presented) An apparatus according to Claim 46, wherein the authentication matrix configured for provision to the apparatus or user is associated with the respective apparatus or user, the respective authentication matrix being configured for provision from an authenticator configured to store a plurality of authentication matrices, each authentication matrix associated with a different apparatus or user, and wherein the processor is configured to receive a set of labels identifying elements selected from the authentication matrix stored by the authenticator and associated with the respective apparatus or user.

48. (Previously Presented) An apparatus according to Claim 47, wherein the processor is configured to send the authenticator at least one piece of identifying information associated with the respective apparatus or user to thereby enable the authenticator to identify, from the plurality of authentication matrices, the authentication matrix associated with the respective apparatus or user based upon the at least one piece of identifying information, and wherein the processor is configured to receive a set of labels identifying elements selected from the identified authentication matrix.

49. (Previously Presented) An apparatus according to Claim 45, wherein the processor is configured to receive a set of labels identifying elements selected from the

authentication matrix during generation of a passcode based upon a personal identification number (PIN) associated with the apparatus or user, and wherein the processor is configured to formulate or receive a formulated passcode further based upon the PIN.

50. (Previously Presented) An apparatus according to Claim 49, wherein the processor is configured to receive a set of labels identifying elements selected from the authentication matrix during generation of a passcode including elements selected from the authentication matrix and the PIN in a variable position with respect to the selected elements, wherein the processor is configured to formulate or receive a formulated passcode including the identified elements and the PIN in the variable position with respect to the identified elements to thereby enable authentication of the apparatus or user by identifying a match between the generated passcode and the formulated passcode.

51. (Currently Amended) A method comprising:
sending, to a client, a set of a plurality of labels identifying a respective plurality of elements of a matrix, the matrix including a plurality of elements organized in one or more columns and rows each of which includes a respective header, each element ~~eapable of being identified-being identifiable~~ by a label including a column header and row header that identifies the respective column and row of the ~~respective~~ element, the set of labels including the column headers and row headers of the respective labels being unknown at the client until the set of labels is sent thereto; and
receiving a response formulated based upon the elements identified by the received set of labels.

52. (Previously Presented) A method according to Claim 51, wherein sending a set of labels and receiving a response occur a plurality of times, and wherein each received set of labels differs from each previously received set of labels.

53. (Previously Presented) A method according to Claim 51, wherein sending a set of labels comprises sending a set of labels identifying elements of an authentication matrix, wherein receiving a response comprises receiving a formulated passcode, and wherein the method further comprises:

authenticating the client based upon the formulated passcode.

54. (Previously Presented) A method according to Claim 53 further comprising:
generating a passcode based upon elements selected from the authentication matrix,
wherein sending a set of labels comprises receiving a set of labels identifying the selected elements, and

wherein authenticating the client comprises authenticating the client further based upon the generated passcode.

55. (Previously Presented) A method according to Claim 54 further comprising:
providing an authentication matrix to an authenticator, and providing an authentication matrix to the client,

wherein generating a passcode comprises generating a passcode based upon elements selected from the authentication matrix provided to the authenticator, and

wherein receiving a passcode comprises receiving a passcode formulated based upon elements of the authentication matrix provided to the client corresponding to the elements selected from the authentication matrix provided to the authenticator.

56. (Previously Presented) A method according to Claim 55, wherein providing an authentication matrix to an authenticator comprises providing a plurality of authentication matrices to an authenticator, each authentication matrix associated with a different client, wherein providing an authentication matrix to the client comprises providing, to the client being authenticated, an authentication matrix associated with the respective client, and

wherein generating a passcode comprises generating a passcode based upon elements selected from the authentication matrix provided to the authenticator and associated with the respective client.

57. (Previously Presented) A method according to Claim 56 further comprising: receiving at least one piece of identifying information associated with the client being authenticated; and

identifying, from the plurality of authentication matrices, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information,

wherein generating a passcode comprises generating a passcode based upon elements selected from the identified authentication matrix.

58. (Previously Presented) A method according to Claim 54, wherein generating a passcode comprises generating a passcode further based upon a personal identification number (PIN) associated with the client, and wherein receiving a passcode comprises receiving a passcode formulated further based upon the PIN.

59. (Previously Presented) A method according to Claim 58, wherein generating a passcode comprises generating a passcode including elements selected from the authentication matrix and the PIN in a variable position with respect to the selected elements, wherein receiving a passcode comprises receiving a passcode formulated to include the identified elements and the PIN in the variable position with respect to the identified elements, and wherein authenticating the client comprises identifying a match between the generated passcode and the formulated passcode.

60. (Previously Presented) An apparatus according to Claim 1, wherein the processor is configured to send a set of labels to the client in response to the client effectuating logging in, logging in including prompting the client for at least one piece of identifying information, and

receiving the at least one piece of identifying information from the client, the at least one piece of identifying information comprising a user name and a password associated with a client user.

61. (Previously Presented) An apparatus according to Claim 6, wherein the at least one piece of identifying information received by the processor is capable of identifying the client to an organization independent of the authentication matrix associated with the client.

62. (Previously Presented) An apparatus according to Claim 9, wherein the processor is configured to receive a set of labels in response to the apparatus or user effectuating logging in, logging in including the apparatus or user being prompted for at least one piece of identifying information, and sending the at least one piece of identifying information, the at least one piece of identifying information comprising a user name and a password associated with the user.

63. (Previously Presented) An apparatus according to Claim 14, wherein the at least one piece of identifying information sent by the processor is capable of identifying the apparatus or user to an organization independent of the authentication matrix associated with the respective apparatus or user.

64. (Previously Presented) A method according to Claim 17, wherein sending a set of labels comprises sending a set of labels in response to effectuating logging in, logging in including prompting the client for at least one piece of identifying information, and receiving the at least one piece of identifying information, the at least one piece of identifying information comprising a user name and a password associated with a client user.

65. (Previously Presented) A method according to Claim 22, wherein receiving at least one piece of identifying information comprises receiving at least one piece of identifying information capable of identifying the client to an organization independent of the authentication matrix associated with the client.

66. (Previously Presented) A computer program product according to Claim 25, wherein the first executable portion is configured to send a set of labels in response to effectuating logging in, logging in including prompting the client for at least one piece of identifying information, and receiving the at least one piece of identifying information, the at least one piece of identifying information comprising a user name and a password associated with a client user.

67. (Previously Presented) A computer program product according to Claim 30, wherein the at least one piece of identifying information received by the sixth executable portion is capable of identifying the client to an organization independent of the authentication matrix associated with the client.

68. (Previously Presented) An apparatus according to Claim 33, wherein the processor is configured to send a set of labels to the client in response to effectuating logging in, logging in including prompting the client for at least one piece of identifying information, and receiving the at least one piece of identifying information, the at least one piece of identifying information comprising a user name and a password associated with a client user.

69. (Previously Presented) An apparatus according to Claim 39, wherein the at least one piece of identifying information received by the processor is capable of identifying the client to an organization independent of the authentication matrix associated with the client.

70. (Previously Presented) An apparatus according to Claim 42, wherein the processor is configured to receive a set of labels in response to effectuating logging in, logging in including the apparatus or user being prompted for at least one piece of identifying information, and sending the at least one piece of identifying information, the at least one piece of identifying information comprising a user name and a password associated with the user.

71. (Previously Presented) An apparatus according to Claim 48, wherein the at least one piece of identifying information sent by the processor is capable of identifying the apparatus or user to an organization independent of the authentication matrix associated with the respective apparatus or user.

72. (Previously Presented) A method according to Claim 51, wherein sending a set of labels comprises sending a set of labels in response to effectuating logging in, logging in including prompting the client for at least one piece of identifying information, and receiving the at least one piece of identifying information, the at least one piece of identifying information comprising a user name and a password associated with a client user.

73. (Previously Presented) A method according to Claim 57, wherein receiving at least one piece of identifying information comprises receiving at least one piece of identifying information capable of identifying the client to an organization independent of the authentication matrix associated with the client.

74. (Currently Amended) An apparatus comprising:
a processor configured to prompt a user for at least one piece of identifying information associated with the user, the user being prompted during effectuation of logging in,
wherein the processor is configured to receive the identifying information in response to prompting the user, wherein the processor receiving of the identifying information invokes an authentication procedure, the authentication procedure comprising:

selecting a set of labels identifying respective elements of an authentication matrix, wherein the authentication matrix includes a plurality of elements organized in one or more columns and rows each of which includes a respective header, each element ~~capable of being identified being identifiable~~ by a label including a column header and row header that identifies the respective column and row of the respective element;

providing the selected set of labels to the user, the set of selected labels including the column headers and row headers of the respective labels being unknown to the user until the set is provided;

receiving a passcode from the user in response to providing the set of labels, the passcode having been formulated based upon the elements identified by the provided set of labels; and

authenticating the user based upon the received passcode.

75. (Previously Presented) An apparatus according to Claim 74, wherein the processor is configured to prompt the user and receive the identifying information for each of a plurality of instances of logging in, and wherein the processor receiving of the identifying information for each instance invokes the authentication procedure such that the set of labels provided for the respective instance differs between the set of labels provided for each previous instance.

76. (Previously Presented) An apparatus according to Claim 75, wherein the processor receiving of the identifying information for each instance invokes the authentication procedure such that the received passcode is unique to the respective instance.

77. (Previously Presented) An apparatus according to Claim 74, wherein the processor is configured to receive at least one piece of identifying information such that the authentication procedure further comprises:

identifying, from the plurality of authentication matrices, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information, the selected set of labels identifying elements of the identified authentication matrix.

78. (Previously Presented) An apparatus according to Claim 77, wherein the at least one piece of identifying information received by the processor is capable of identifying the client to an organization independent of the authentication matrix associated with the client.

79. (Previously Presented) An apparatus according to Claim 74, wherein the processor is configured to receive at least one piece of identifying information such that the authentication procedure includes receiving a passcode having been formulated further based upon a personal identification number (PIN) associated with the client.

80. (Previously Presented) An apparatus according to Claim 79, wherein the processor is configured to receive at least one piece of identifying information such that the authentication procedure includes receiving a passcode having been formulated including at least one element selected from the authentication matrix and the PIN in a predefined position with respect to the selected at least one element.

81. (Previously Presented) An apparatus according to Claim 74, wherein the identifying information received by the processor comprises a user name and a password associated with the user.

82. (Currently Amended) A method for authenticating a user comprising:
prompting a user for at least one piece of identifying information associated with the user, the user being prompted during effectuation of logging in; and
receiving the identifying information in response to prompting the user, wherein receiving of the identifying information invokes an authentication procedure, the authentication procedure comprising:

selecting a set of labels identifying respective elements of an authentication matrix, wherein the authentication matrix includes a plurality of elements organized in one or more columns and rows each of which includes a respective header, each element

~~capable of being identified being identifiable~~ by a label including a column header and row header that identifies the respective column and row of the ~~respective~~-element;

providing the selected set of labels to the user, the set of selected labels including the column headers and row headers of the respective labels being unknown to the user until the set is provided;

receiving a passcode from the user in response to providing the set of labels, the passcode having been formulated based upon the elements identified by the provided set of labels; and

authenticating the user based upon the received passcode.

83. (Previously Presented) A method according to Claim 82, wherein prompting the user and receiving the identifying information occur for each of a plurality of instances of logging in, and wherein the receiving of the identifying information for each instance invokes the authentication procedure such that the set of labels provided for the respective instance differs between the set of labels provided for each previous instance.

84. (Previously Presented) A method according to Claim 83, wherein the receiving of the identifying information for each instance invokes the authentication procedure such that the received passcode is unique to the respective instance.

85. (Previously Presented) A method according to Claim 82, wherein receiving at least one piece of identifying information comprises receiving at least one piece of identifying information such that the authentication procedure further comprises:

identifying, from the plurality of authentication matrices, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information, the selected set of labels identifying elements of the identified authentication matrix.

86. (Previously Presented) A method according to Claim 85, wherein the received at least one piece of identifying information is capable of identifying the client to an organization independent of the authentication matrix associated with the client.

87. (Previously Presented) A method according to Claim 82, wherein receiving at least one piece of identifying information comprises receiving at least one piece of identifying information such that the authentication procedure includes receiving a passcode having been formulated further based upon a personal identification number (PIN) associated with the client.

88. (Previously Presented) A method according to Claim 87, wherein receiving at least one piece of identifying information comprises receiving at least one piece of identifying information such that the authentication procedure includes receiving a passcode having been formulated including at least one element selected from the authentication matrix and the PIN in a predefined position with respect to the selected at least one element.

89. (Previously Presented) A method according to Claim 82, wherein prompting a user comprises prompting a user for identifying information comprising a user name and a password associated with the user.

90. (Currently Amended) A computer program product for authenticating a user, the computer program product comprising at least one computer-readable storage medium having computer-readable program code portions stored therein, the computer-readable program code portions comprising:

a first executable portion configured to prompt a user for at least one piece of identifying information associated with the user, the user being prompted during effectuation of logging in; and

a second executable portion configured to receive the identifying information in response to prompting the user, wherein the second executable portion receiving of the identifying information invokes an authentication procedure, the authentication procedure comprising:

selecting a set of labels identifying respective elements of an authentication matrix, wherein the authentication matrix includes a plurality of elements organized in one or more columns and rows each of which includes a respective header, ~~each element capable of being identified~~ being identifiable by a label including a column header and row header that identifies the respective column and row of the respective element;

providing the selected set of labels to the user, the set of selected labels including the column headers and row headers of the respective labels being unknown to the user until the set is provided;

receiving a passcode from the user in response to providing the set of labels, the passcode having been formulated based upon the elements identified by the provided set of labels; and

authenticating the user based upon the received passcode.

91. (Previously Presented) A computer program product according to Claim 90, wherein the first and second executable portions are configured to prompt the user and receive the identifying information for each of a plurality of instances of logging in, and wherein the second executable portion receiving of the identifying information for each instance invokes the authentication procedure such that the set of labels provided for the respective instance differs between the set of labels provided for each previous instance.

92. (Previously Presented) A computer program product according to Claim 91, wherein the second executable portion receiving of the identifying information for each instance invokes the authentication procedure such that the received passcode is unique to the respective instance.

93. (Previously Presented) A computer program product according to Claim 90, wherein the second executable portion is configured to receive at least one piece of identifying information such that the authentication procedure further comprises:

identifying, from the plurality of authentication matrices, the authentication matrix associated with the client being authenticated based upon the at least one piece of identifying information, the selected set of labels identifying elements of the identified authentication matrix.

94. (Previously Presented) A computer program product according to Claim 93, wherein the at least one piece of identifying information received by the second executable portion is capable of identifying the client to an organization independent of the authentication matrix associated with the client.

95. (Previously Presented) A computer program product according to Claim 90, wherein the second executable portion is configured to receive at least one piece of identifying information such that the authentication procedure includes receiving a passcode having been formulated further based upon a personal identification number (PIN) associated with the client.

96. (Previously Presented) A computer program product according to Claim 95, wherein the second executable portion is configured to receive at least one piece of identifying information such that the authentication procedure includes receiving a passcode having been formulated including at least one element selected from the authentication matrix and the PIN in a predefined position with respect to the selected at least one element.

97. (Previously Presented) A computer program product according to Claim 90, wherein the first executable portion is configured to prompt a user for identifying information comprising a user name and a password associated with the user.